

CLAIMS

1. An ATM management system for enabling efficient operations comprising, in combination,

(a) means for parsing the ATM business transactions and management into an array of separate data-carrying entities including ATM terminals and other types of terminal devices including POS devices and kiosks, the terminals, proprietor(s), providers of cash or other value to be dispensed via ATM terminals, transport and replenish service providers, and also the terminals per se and transactions and events of related respective business surrounding the system,

(b) means associated with each of selected persons or entities or groups of them and the ATMs for providing separate activity data files of each,

(c) means establishing contract terms or other protocols inter-relating each of said persons or entities with the ATMs and transactions and activities,

(d) means for controlling all allowable customer transactions and events of each ATM and terminal back up service transactions and events by the terms or other protocol,

the system as a whole operating in parallel with but not dependent on the selection of bank records or other customer-institution relationship, the system acting in response to financial transaction authorizations and rejections.

2. The system of claim 1 configured for cash dispensing.

3. The system of claim 2 including means for generation of cash orders and replenishments for such terminals.

4. The system of claim 1 including means for generating a database of terminal events as needs and fulfillment.

5. The system of claim 1 including means for grouping ATMs and persons/entities as new pseudo entities incorporated in the database.

6. An ATM management system for enabling efficient operations comprising, in combination,

(a) means for parsing the ATM business transactions and management into an array of separate data-carrying entities including terminal devices, proprietor(s), providers of cash or other value to be dispersed via ATM terminals, transport and replenish service providers, and also the terminals per se and transactions and events of related respective business surrounding the system,

(b) means associated with each of selected persons or entities or groups of them and the ATMs for providing separate activity data files of each,

(c) means establishing contract terms or other protocols inter-relating each of said persons or entities with the ATMs and transactions and activities,

(d) means for controlling all allowable customer transactions and events of each ATM and terminal back up service transactions and events by the terms or other protocol, the system as a whole operating in parallel with but not dependent on the selection of bank records or other customer-institution relationship,

(e) means for generation of cash orders and replenishments for such terminals, and

(f) means for generating a database of terminal events as needs and fulfillment.

7. An ATM management system for enabling efficient operations comprising, in combination,

means for parsing the ATM business transactions and management into an array of separate data-carrying entities including terminal devices, proprietor(s), providers of cash or other value to be dispersed via ATM terminals, transport and replenish service providers, and also the terminals per se and transactions and events of related respective business surrounding the system,

the system as a whole operating in parallel with but not dependent on the selection of bank records or other customer-institution relationship, the system acting in response to authorizations and rejections but not interfering with such processes.

8. The system of claim 7 including means for grouping ATMs and persons/entities as new pseudo entities incorporated in the database.